

From: Karsten Oliva <whatfaircredit@yahoo.com> on 09/05/2004 07:54:36 AM

Subject: Study on Credit Bureaus Handling of Disputes

My experiences with the credit reporting agencies handling of an identical dispute could not be more inconsistent in outcome.

A dispute of the same inaccurate account promptly investigated by Equifax and Experian was labeled frivolous by Trans Union. Trans Union with complete disregard for the law refused deletion of the inaccurate account.

I invite the Board to review my records of this incident as proof that consumers need better protection.

Respectfully submitted,

Karsten Oliva

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